

United States Bankruptcy Court  
Western District of Arkansas

In re:  
Christine A Harp  
Debtor

Case No. 22-70349-bmr  
Chapter 7

District/off: 0861-5  
Date Rcvd: Apr 04, 2022

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Christine A Harp, 3461 W Earnhardt Dr, Fayetteville, AR 72704-6094
tr	++ J BRIAN FERGUSON, 3333 PINNACLE HILLS PARKWAY STE 410, ROGERS AR 72758-9087 address filed with court; J. Brian Ferguson, Chapter 7 Panel Trustee, <b>Teleconf 888-567-7138 code9171517</b>, P.O. Box 926, Bentonville, AR 72712
5213948	+ Bank of America, PO Box 15284, Wilmington, DE 19850-5284
5213957	Equifax, Po Box 9701, Allen, TX 75013-9701
5213958	+ Exeter, PO Box 166008, Irving, TX 75016-6008
5213959	+ Experian, PO Box 75013-1311
5213960	First National Bank of Omaha, P.O. Box 3696, Omaha, NE 68103-0696
5213961	+ Ford Motor Credit, c/o Hosto & Buchan, PO Box 3397, Little Rock, AR 72203-3397
5213964	+ Hertzberg Law Firm of Arkansas, P.A., 4285 N. Shiloh Drive STE 108, Fayetteville, AR 72703-5351
5213970	#+ Mac Tools, 505 N Cleveland Ave., Westerville, OH 43082-7130
5213971	+ Mana Medical Assoc., PO Box 1523, Fayetteville, AR 72702-1523
5213972	Mission Lane, P.O. Box 23075, Columbus, GA 31902-3075
5213979	+ Premier Counseling Serv NWA, 19 E Mountain Street, Fayetteville, AR 72701-6067
5213981	Roger Craig Harp, 1620 N Whistling Straits 103, Fayetteville, AR 72704-6495
5213982	+ Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
5213987	+ Tbom/Contfin, P.O. Box 3220, Buffalo, NY 14240-3220
5213990	Trans Union, Po Box 2000, Chester, PA 19016-2000
5213991	Verve, P.O. Box 6812, Carol Stream, IL 60197-6812

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: toddhertzberg@yahoo.com	Apr 04 2022 21:29:00	Todd F. Hertzberg, HERTZBERG LAW FIRM OF ARKANSAS, P.A., 4285 N. Shiloh Dr., Suite 108, Fayetteville, AR 72704
tr	EDI: BJBFERGUSON	Apr 05 2022 01:33:00	J. Brian Ferguson, Chapter 7 Panel Trustee, <b>Teleconf 888-567-7138 code9171517</b>, P.O. Box 926, Bentonville, AR 72712
ust	+ Email/Text: USTPRegion13.LR.ECF@usdoj.gov	Apr 04 2022 21:29:00	U.S. Trustee (ust), Office of U.S. Trustee, 200 W Capitol, Ste. 1200, Little Rock, AR 72201-3618
5213946	Email/Text: bankruptcy@arvest.com	Apr 04 2022 21:29:00	Arvest Bank, PO Box 1095, Lowell, AR 72745-0000
5213947	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Banana Republic/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
5213949	EDI: CAPITALONE.COM	Apr 05 2022 01:33:00	Cabela's Capital One, P.O. Box 60599, City of Industry, CA 91716-0599
5213950	Email/Text: PBNCNotifications@perituservices.com	Apr 04 2022 21:29:00	Capital One (Kohls), Po Box 30510, Los Angeles, CA 90030-0510

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5213951	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Care Credit/Synchrony Bank, Attn: Bankruptcy Dept., P.O. 965061, Orlando, FL 32896-5061
5213953	EDI: CITICORP.COM	Apr 05 2022 01:33:00	Citibank (Best Buy), Po Box 6275, Sioux Falls, SD 57117-6275
5213954	EDI: WFNNB.COM	Apr 05 2022 01:33:00	Comenity Bank (Maurices), Po Box 182125, Columbus, OH 43218-2125
5213955	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 04 2022 21:36:09	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5213956	+ Email/Text: EBN@edfinancial.com	Apr 04 2022 21:29:00	EDFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5213962	+ EDI: FORD.COM	Apr 05 2022 01:33:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
5213963	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 04 2022 21:29:00	Fortiva Retail Credit, P.O. Box 105341, Atlanta, GA 30348-5341
5213965	+ EDI: IRS.COM	Apr 05 2022 01:33:00	Internal Revenue Service, PO Box 19101-7346
5213967	EDI: JEFFERSONCAP.COM	Apr 05 2022 01:33:00	Jefferson Capital Systems, LLC, 16 McLeland Rd., Saint Cloud, MN 56303
5213966	EDI: JPMORGANCHASE	Apr 05 2022 01:33:00	J.P. Morgan Chase Bank, P.O. Box 15369, Wilmington, DE 19850
5213969	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 04 2022 21:36:16	LVNV Funding, P.O. Box 1269 Greenville, Greenville, SC 29602-1269
5213968	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Lowes/Synchrony Bank, P.O. Box 981064, El Paso, TX 79998-1064
5213973	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Old Navy/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
5213974	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 04 2022 21:36:16	Ollo, P.O. Box 660371, Dallas, TX 75266-0371
5213977	EDI: PRA.COM	Apr 05 2022 01:33:00	Portfolio Recovery Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-0000
5213976	EDI: PRA.COM	Apr 05 2022 01:33:00	Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541
5213978	EDI: PRA.COM	Apr 05 2022 01:33:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
5214080	+ EDI: RECOVERYCORP.COM	Apr 05 2022 01:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5213975	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
5213980	+ EDI: Q3G.COM	Apr 05 2022 01:33:00	Quantum3 Group LLC as agent fo, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5213983	EDI: RMSC.COM	Apr 05 2022 01:33:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
5213984	EDI: RMSC.COM	Apr 05 2022 01:33:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5213985	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Synchrony Bank (Sams), Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5213986	+ EDI: RMSC.COM	Apr 05 2022 01:33:00	Synchrony Bank/TJX, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
5213988	+ EDI: WTRRNBNK.COM	Apr 05 2022 01:33:00	TD Bank (Target), PO Box 660170, Dallas, TX 75266-0170
5213989	+ EDI: CITICORP.COM	Apr 05 2022 01:33:00	THD/CBNA - Home Depot, PO Box 6497, Sioux

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5213992

EDI: WFFC.COM

Falls, SD 57117-6497

Apr 05 2022 01:33:00

Wells Fargo Equip. Finance, P.O. Box 858178,  
Minneapolis, MN 55485-8178

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2022 at the address(es) listed below:

Name	Email Address
J. Brian Ferguson	brian@ozarkfunds.com AR24@ecfcbis.com
Todd F. Hertzberg	on behalf of Debtor Christine A Harp toddhertzberg@yahoo.com tfhertzbergnotices@gmail.com;fhign@gmail.com;hertzberlawfirmofarkansaspa@jubileebk.net;diana.hertzberglaw@yahoo.com;autumn.hertzberglaw@yahoo.com
U.S. Trustee (ust)	USTPRegion13.LR.ECF@usdoj.gov Shari.Sherman@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov;mary.b.mansfield@usdoj.gov;kent.h.johnson@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Christine A Harp</b>	Social Security number or ITIN <b>xxx-xx-0344</b>
	First Name    Middle Name    Last Name	EIN <b>      </b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>      </b>
		EIN <b>      </b>
United States Bankruptcy Court <b>Western District of Arkansas</b>		Date case filed for chapter <b>7 4/1/22</b>
Case number: <b>5:22-bk-70349</b>		Judge: <b>Bianca M Rucker</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Christine A Harp	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3461 W Earnhardt Dr Fayetteville, AR 72704	
<b>4. Debtor's attorney</b> Name and address	Todd F. Hertzberg HERTZBERG LAW FIRM OF ARKANSAS, P.A. 4285 N. Shiloh Dr. Suite 108 Fayetteville, AR 72704	Contact phone 479-303-5555  Email: <a href="mailto:toddhertzberg@yahoo.com">toddhertzberg@yahoo.com</a>
<b>5. Bankruptcy trustee</b> Name and address	J. Brian Ferguson Chapter 7 Panel Trustee Teleconf 888-567-7138 code9171517 P.O. Box 926 Bentonville, AR 72712	Contact phone 479-464-4418  Email: <a href="mailto:brian@ozarkfunds.com">brian@ozarkfunds.com</a>

**For more information, see page 2 >**

Debtor Christine A Harp

Case number 5:22-bk-70349

<b>6. Bankruptcy clerk's office</b>	300 W. 2nd Street Little Rock, AR 72201 OR 35 E. Mountain St. Rm 316 Fayetteville, AR 72701	Hours open: 8:00 a.m. – 5:00 p.m.  Contact phone: 501-918-5500 or 479-582-9800 Date: 4/4/22
<b>7. Meeting of creditors</b>	<b>May 19, 2022 at 09:00 AM</b>	Location:  <b>341a Telephonic Meeting, (use the Teleconf number, shown in trustee's address above)</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	*** Valid photo identification and proof of social security number required ***
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 7/18/22
	 <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Deadline to object to exemptions in cases converted to Chapter 7:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors or within 30 days after any amendment to the list or supplemental schedules is filed, whichever is later. ****  <b>****Filing deadline:</b> See Bankruptcy Rule 1019(2)(B).
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
	Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Intent to abandon property</b>	The trustee may give notice at the meeting of creditors of his/her intent to abandon property unless objections are filed within 15 days.	